

Connections

Staying connected with Michigan's retirees

October 2015

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**4 ways ORS is
protecting your
personal health
information.**

Inside

INSIDE



From the
Director

Safeguarding Personal
Health Information

Where ORS
Retirees Live

What's Hot in
Social Media



From the Director

I take my role as director very seriously. This role includes both the management of the people who work at the Office of Retirement Services and the stewardship of the retirement plans.

We've assembled a team here that's second to none. Our employees are committed to public service and doing what's right for our customers. They are creative, innovative, and care deeply about you, our customers. You can rest easy knowing that our staff is available to help you all through your retirement years.

With the uncertain economic environment, we all experience a natural nervousness and fear. But ORS provides retirement plans, products, and services upon which people can rely. We worked—and will continue to work—with your former employers in setting up retirement plans that help you to be successful in gaining financial security in retirement.

Stewardship like ours is a high calling, and one we spend long hours to protect.

I want to ensure that you get ever-increasing value from the services we offer. I envision a day when we can have an even more robust online resource that is personalized, for you and only you, so that learning about retirement and living through retirement is made easier and easier.

As I look at our people and how we've taken on the role of stewards, I can see that we provide a valuable service to our customers, their families, and their communities. I'm very pleased and proud of what we accomplished.

A handwritten signature in dark ink that reads "Phil Stoddard". The signature is fluid and cursive, with the first name "Phil" being more prominent.

Phil Stoddard, Director
Office of Retirement Services

We are a best-practice leader in plan design and administration.

- Health Advantage Awards for Strategy and Growth from Thomson Reuters in 2012 and 2014.
- Pension & Investments' Eddy Award in 2012 and 2015.
- Best in Show Award from the Insurance and Financial Communicators Association in 2013.
- Public Pension Standards Award from the Public Pension Coordinating Council in the past 11 consecutive years.
- Certificate of Achievement for Excellence in Financial Reporting from the Government Finance Officers Association (GFOA) in the past 23 consecutive years.
- Finalist in the Public Defined Contribution (DC) Category for the PLANSPONSOR Plan Sponsor of the Year in 2014.
- Leadership Awards for Effective Communication from the National Association of Governmental Defined Contribution Administrators in 2011, 2012, 2013 and 2014.
- Leadership Award for Effective Plan Design from the National Association of Governmental Defined Contribution Administrators in 2014.
- Leadership Award for Plan Design and Administration from the National Association of Governmental Defined Contribution Administrators in 2009.



Safeguarding Personal Health Information

We frequently read or hear about data breaches at banks, retail stores, and when shopping online. Hackers also target what is known as Personal Health Information (PHI) to use in identity theft.

3 ways you can safeguard your own PHI:

1. **Only share private information when absolutely necessary.** Health care providers are shifting away from using a Social Security number. If asked to provide a Social Security number by a health care provider, ask to see if there's an alternative method.
2. **Get Credit Monitoring.** Although your credit report is not health information, you may be able to determine if a breach has occurred by using credit monitoring services. If a breach does occur and credit monitoring is offered, be prepared to take advantage of it.
3. **Watch your health records.** You can request your health records to determine if anything is wrong. Even better, you should check your bills and Explanation of Benefit forms to make sure your insurance carrier isn't being billed for services you didn't receive.

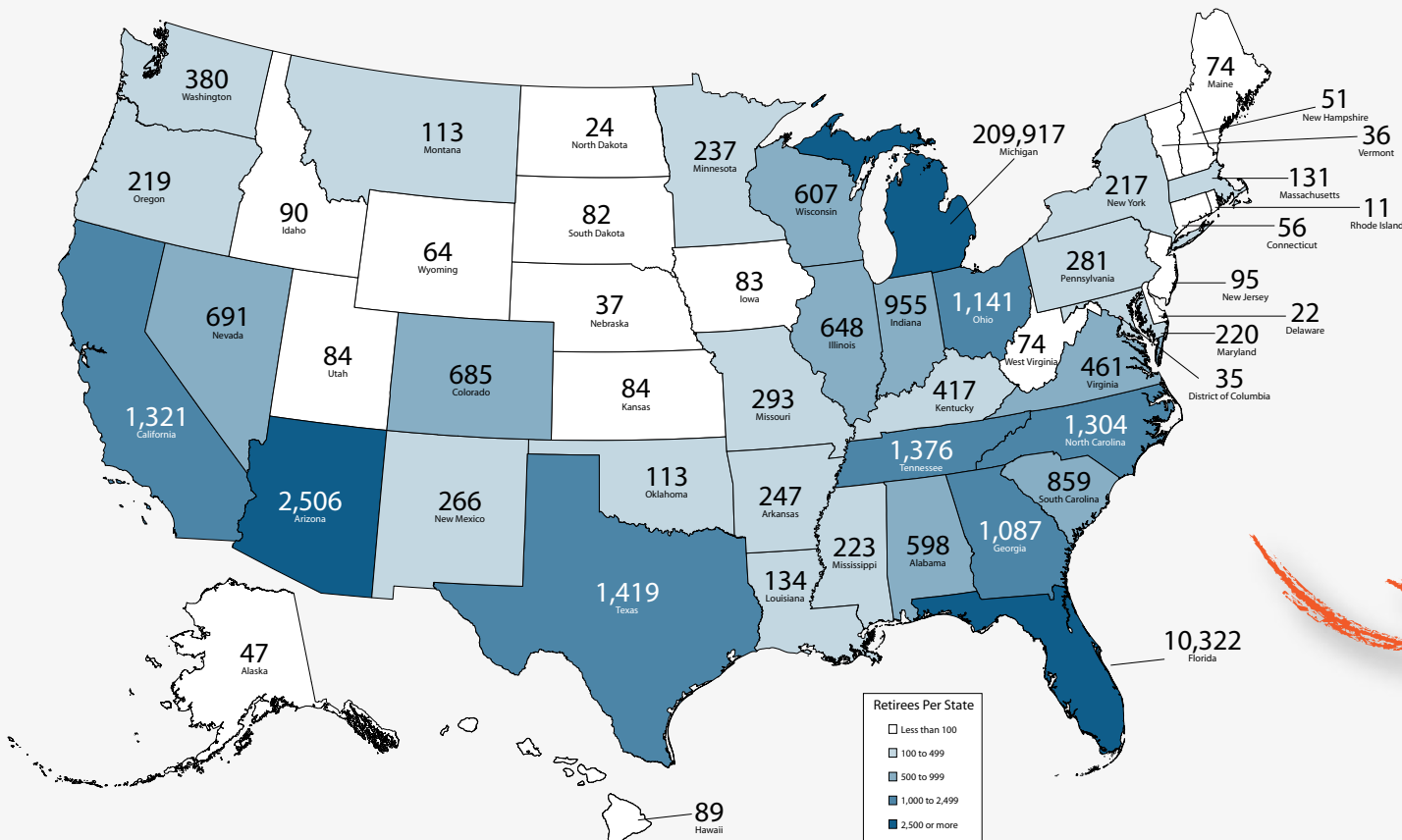
4 ways ORS is protecting your PHI:

1. We monitor our vendors to make sure they have privacy practices in place. ORS does this on an ongoing basis to ensure your privacy is protected.
2. We include privacy requirements in the contracts we have with insurance carriers. We want to ensure that privacy is protected and is a matter of course before we enter into any agreement for a vendor to offer insurance products.
3. We never transmit PHI in emails to insurance carriers. Email is not secure. We have secured methods for transmitting that kind of data.
4. We use Member IDs rather than Social Security numbers. Insurance companies use their own identification numbers, as well. There is much less likelihood that those numbers can be used anywhere else by anyone using that information.

By doing these things, together we can help diminish the harmful effects of PHI identity theft.

Where ORS Retirees Live

This map depicts where ORS retirees live within the 50 United States as of January 1, 2015.



88%

Stay in Michigan

85%

Actively Volunteer

98%

Give to Charity

97%

Actively Vote in Elections

84%

Are Financially Self-Sufficient

ORS also has retirees who live in these areas:

| | |
|-------------------|---|
| Australia: 4 | Lebanon: 1 |
| Barbados: 1 | Mexico: 3 |
| Belize: 1 | Netherlands: 2 |
| Canada: 83 | New Zealand: 8 |
| Cayman Islands: 1 | Nicaragua: 1 |
| China: 3 | Panama: 1 |
| Costa Rica: 4 | Philippines: 5 |
| Czech Republic: 1 | Portugal: 1 |
| Ecuador: 1 | Puerto Rico: 12 |
| France: 1 | Singapore: 3 |
| Germany: 2 | Slovenia: 1 |
| Ghana: 1 | Spain: 3 |
| Greece: 1 | Switzerland: 1 |
| Guam: 1 | Tanzania: 1 |
| Honduras: 1 | Thailand: 3 |
| Hungary: 2 | United Kingdom: 10 |
| India: 1 | Virgin Islands: 5 |
| Israel: 8 | Armed Forces "States" (Africa, Canada, Europe, Middle East, Pacific): 8 |
| Italy: 1 | |
| Jamaica: 2 | |
| Japan: 2 | |

What's Hot in Social Media



Be sure to follow or like us on Facebook and Twitter. You can read interesting articles, get updates, and be part of the conversation on retirement issues. Here's one of our thought-provoking posts:

**Michigan Office of Retirement Services**

Do you wish you lived closer to your grandkids? Think it through before you commit to a move.

Grandparents Who Move to be Closer to Grandchildren (Read the article at www.nytimes.com)

Martine F. We moved to be closer to grandchildren about 10 years ago. There have been ups and downs, but we have wonderful relationships with the grandchildren that we wouldn't trade for anything.

Jeremy B. My mom moved up here to take care of my grandma and to be close to my daughter 😊

Tish K. Been there ... done that! It costs more but it's worth it!

Elizabeth We did it also. Don't regret it.

Check us out on Facebook and Twitter!

 /MichiganORS  @MichiganORS

Think About an Advance Directive

It's difficult for an individual or a family member to make decisions when diagnosed with a terminal illness or faced with an end-of-life situation. What kind of care do you want to receive? Where will you receive health care? Who can make important medical decisions for you if you're unable to make those decisions?

Though it may be initially uncomfortable, this conversation ensures your values are respected and understood. Deciding these difficult things in advance lessens the burden on family members during times of great stress.

A conversation is a great beginning, but a more formal document, known as an Advance Directive, will clearly state your wishes about a course of medical treatment should something happen to you.

Forms used for filing Advance Directives vary by state, so consult an attorney to learn what to do in your state. In Michigan, you can go online to michigan.gov and search using the term "advance directive" for more information.

There are two parts to an Advance Directive. A **Living Will** states your desire regarding life-sustaining medical treatments. A **Durable Power of Attorney for Health Care (POA)** names someone to make medical decisions for you if you aren't able.

We encourage you to file a notarized copy of a POA with ORS. If you're enrolled in retiree healthcare, ORS will share your request with your health insurance provider.

You can think of this kind of advanced planning as a gift that you give yourself and your loved ones that will make a difficult time so much easier.

Ask Our Experts

ORS experts answer frequently asked questions

Q: How do I get a monthly pension payment statement?

A: Monthly pension statements are easy to obtain online using miAccount. Here are the steps:

1. Log in to miAccount at **www.michigan.gov/orsmiaccount**.
On the left navigation bar, click on the Pension Payments link and then click on Pension Payment History.
2. Choose a year from the drop down menu under the heading Payment History.
3. Choose a Payment Date and click View Details.
4. You may click Print to save the statement for your records.

Pension Pay Dates

Pension payments are issued on the 25th of the month. If the 25th falls on a weekend or holiday, your pension will be paid the previous business day. If your payment is not credited within 3 days after the scheduled payment date, contact ORS.

Office Closures

November 11 - Veterans Day
November 26 & 27 - Thanksgiving
December 24 & 25 - Christmas
December 31 & January 1 - New Year's
January 18 - Martin Luther King, Jr. Day
February 15 - President's Day

Our website is available seven days a week, even when our office is closed. Go to **michigan.gov/ors**.

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Let Us Know

Address, email, tax, or direct deposit changes. It is critical that you make these changes with our office.

The fastest, easiest way to report these and other life events is through miAccount at **michigan.gov/orsmiaccount**.

Death. Contact us right away if a pension recipient, a pension beneficiary, or anyone enrolled in your health, prescription drug, dental, or vision insurances dies.

Divorce. Contact us right away.

Marriage. Contact us right away if you want to add your new spouse to your insurances.

Medicare. Anyone enrolled in health insurances must sign up for Medicare Parts A and B if and when first eligible. If you or your dependents become eligible for Medicare before age 65, and you're not covered under your spouse's active insurance, let us know.

